

In re:  
Monica Borja  
Debtor

Case No. 22-10001-pmm  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-4  
Date Rcvd: Feb 24, 2023

User: admin  
Form ID: pdf900

Page 1 of 4  
Total Noticed: 52

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 26, 2023:

Recip ID	Recipient Name and Address
db	# Monica Borja, 913 Constitution Avenue, Pen Argyl, PA 18072-9518
14659308	+ Cerulean, PO Box 31292, Tampa, FL 33631-3292
14659312	Dent-a-Med, Inc., HC Processing Cntr, PO Box 829, Springdale, AR 72765-0829
14659317	Geisinger, 100 North Academy Ave, Danville PA 17822-3941
14659324	+ MABT/ContFin, 121 Continental Dr., Suite 108, Newark, DE 19713-4326
14659328	++ MET ED FIRST ENERGY, 101 CRAWFORD CORNER RD, BLDG 1 SUITE 1-511, HOLMDEL NJ 07733-1976 address filed with court., Met-Ed, PO Box 16001, Reading, PA 196122
14659327	+ Met Ed, 101 Crawford's Crn Rd Bldg 1, Suite 1-511, Holmdel, NJ 07733-1976
14659329	+ Midwest Recovery Systems, 12 Westbury Dr. Ste D, St Charles, MO 63301-2543
14659331	+ NEPA Community FCU, 337 Clay Avenue, Stroudsburg, PA 18360-1288
14659333	+ Paramount Residential, PO Box 77404, Ewing, NJ 08628-6404
14659335	+ Penn Credit Corporation, 916 S 14th Street, Harrisburg PA 17104-3425
14659341	+ St. Luke's Physicians Group, P.O. Box 5386, Bethlehem, PA 18015-0386

TOTAL: 12

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	+ Email/Text: taxclaim@countyofberks.com	Feb 25 2023 00:25:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Feb 25 2023 00:25:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14659301	+ Email/Text: ally@ebn.phinsolutions.com	Feb 25 2023 00:25:00	Ally Financial, PO Box 380901, Bloomington, MN 55438-0901
14659302	+ Email/Text: BarclaysBankDelaware@tsico.com	Feb 25 2023 00:25:00	Barclays Bank DE, 700 Prides Xing, Newark, DE 19713-6109
14659303	+ Email/Text: BarclaysBankDelaware@tsico.com	Feb 25 2023 00:25:00	Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803
14659304	Email/Text: caineweiner@ebn.phinsolutions.com	Feb 25 2023 00:25:00	Caine & Weiner, PO Box 55848, Sherman Oaks, CA 91411
14659307	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Feb 25 2023 00:25:00	CB Indigo, PO Box 4499, Beaverton, OR 97076-4499
14674206	Email/Text: BKelectronicnotices@cenlar.com	Feb 25 2023 00:25:00	Cenlar FSB Attn BK Dept, 425 Phillips Blvd, Ewing, NJ 08618

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14659309	Email/Text: cfcbackoffice@contfinco.com	Feb 25 2023 00:25:00	Continental Finance Company, 4550 New Linden Hill Rd, Suite 400, Wilmington, DE 19808
14659305	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 25 2023 00:31:01	Capital One, PO Box 31293, Salt Lake City, UT 84131-0293
14659306	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 25 2023 00:30:56	Capital One Bank USA NA, PO Box 31293, Salt Lake City, UT 84131-0293
14659310	Email/PDF: creditonebknotifications@resurgent.com	Feb 25 2023 00:30:52	Credit One Bank, PO Box 98872, Las Vegas NV 89193-8872
14659313	Email/Text: mrdiscen@discover.com	Feb 25 2023 00:25:00	Discover Bank, Discovery Products Inc., PO Box 3025, New Albany, OH 43054-3025
14659314	Email/Text: mrdiscen@discover.com	Feb 25 2023 00:25:00	Discover Financial Servies LLC, P.O. Box 15316, Wilmington, DE 19850-5316
14659315	+ Email/Text: bknotices@totalcardinc.com	Feb 25 2023 00:25:00	Emblem Mastercard, PO Box 89210, Sioux Falls, SD 57109-9210
14659316	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Feb 25 2023 00:31:01	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
14659319	Email/Text: sbse.cio.bnc.mail@irs.gov	Feb 25 2023 00:25:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia PA 19101-7346
14659320	Email/Text: JCAP_BNC_Notices@jcap.com	Feb 25 2023 00:25:00	Jefferson Capital Systems, PO Box 7999, Saint Cloud, MN 56302-9617
14659323	^ MEBN	Feb 25 2023 00:24:17	KML Law Group, 701 Market Street, Suite 5000, Philadelphia PA 19106-1541
14659321	+ Email/Text: BKRMailOPS@weltman.com	Feb 25 2023 00:25:00	Kay Jewelers, 375 Ghent Road, Akron, OH 44333-4600
14671750	Email/PDF: resurgentbknotifications@resurgent.com	Feb 25 2023 00:30:52	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14659330	Email/Text: ml-ebn@missionlane.com	Feb 25 2023 00:25:00	Mission Lane Tab Bank, PO Box 105286, SW # 1340, Atlanta, GA 30348
14659325	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 25 2023 00:30:52	Merrick Bank, 10705 S Jordan Gtwy, Suite 200, South Jordan, UT 84095-3977
14659326	Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 25 2023 00:30:57	Merrick Bank, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14659332	+ Email/Text: ecfbankruptcy@progleasing.com	Feb 25 2023 00:25:00	NPRTO Texas, LLC, Progressive Leasing, 256 West Data Drive, Draper, UT 84020-2315
14675193	+ Email/Text: bnc@bass-associates.com	Feb 25 2023 00:25:00	Oliphant Financial, LLC, Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083
14659337	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 25 2023 00:31:01	Portfolio Recovery Assoc. LLC, POB 41067, Norfolk, VA 23541
14675186	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 25 2023 00:31:02	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14659334	+ Email/Text: BKelectronicnotices@cenlar.com	Feb 25 2023 00:25:00	Paramount Residential Mortgage Group, c/o Cenlar FSB, 425 Phillips Blvd., Ewing, NJ 08618-1430
14660558	^ MEBN	Feb 25 2023 00:24:18	Paramount Residential Mortgage Group, Inc., C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14659336	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 25 2023 00:25:00	Pennsylvania Department of Revenue, Department 280946, Attn: Bankruptcy Division, Harrisburg, PA 17128-0946
14659857	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 25 2023 00:25:00	Pennsylvania Department of Revenue, Bankruptcy

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			Division PO Box 280946, Harrisburg, Pa. 17128-0946
14669134	Email/Text: bnc-quantum@quantum3group.com	Feb 25 2023 00:25:00	Quantum3 Group LLC as agent for, Genesis FS Card Services Inc, PO Box 788, Kirkland, WA 98083-0788
14659340	Email/PDF: cbp@onemainfinancial.com	Feb 25 2023 00:31:01	SpringLeaf Financial Services, 2959 Rt 611 Suite 105, Tannersville, PA 18372
14659339	Email/PDF: cbp@onemainfinancial.com	Feb 25 2023 00:30:56	SpringLeaf Financial Services, PO Box 59, Evansville, IN 47701
14674912	^ MEBN	Feb 25 2023 00:24:15	Upstart Network, PO BOX 1931, Burlingame, CA 94011-1931
14659342	+ Email/Text: LCI@upstart.com	Feb 25 2023 00:25:00	Upstart/Finwise, 2 Circle Star Way, 2nd Floor, San Carlos, CA 94070-6200
14659318	Email/Text: bankruptcynotices@vivecard.com	Feb 25 2023 00:25:00	HC Processing Center, 380 Data Drive, Suite 200, Draper, UT 84020
14659343	Email/Text: bankruptcynotices@vivecard.com	Feb 25 2023 00:25:00	Vive Financial, 380 Data Drive, Suite 200, Draper, UT 84020
14659344	+ Email/Text: BKRMailOps@weltman.com	Feb 25 2023 00:25:00	Weltman Weinberg & Reis, PO Box 93596, Cleveland OH 44101-5596

TOTAL: 40

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14659311	*	Credit One Bank, PO Box 98872, Las Vegas, NV 89193-8872
14659322	##+	Kingston Data & Credit Intern'l, 1701 Drew St., Unit 8, Clearwater, FL 33755-6211
14659338	##+	Six Flags Great Adventure, PO Box 120, 1 Six Flags Blvd, Jackson NJ 08527-5369

TOTAL: 0 Undeliverable, 1 Duplicate, 2 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 26, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 24, 2023 at the address(es) listed below:

Name	Email Address
BRIAN CRAIG NICHOLAS	on behalf of Creditor Paramount Residential Mortgage Group INC. bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
DENISE ELIZABETH CARLON	on behalf of Creditor Paramount Residential Mortgage Group INC. bkgroup@kmlawgroup.com

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J. ZAC CHRISTMAN

on behalf of Debtor Monica Borja zac@fisherchristman.com office@fisherchristman.com

MICHAEL PATRICK FARRINGTON

on behalf of Creditor Paramount Residential Mortgage Group INC. mfarrington@kmlawgroup.com

SCOTT F. WATERMAN (Chapter 13)

on behalf of Trustee SCOTT F. WATERMAN [Chapter 13] ECFMail@ReadingCh13.com

SCOTT F. WATERMAN [Chapter 13]

ECFMail@ReadingCh13.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 7

**UNITED STATES BANKRUPTCY COURT**  
**EASTERN DISTRICT OF PENNSYLVANIA**

**IN RE:**

**Monica Borja,**

**: Chapter 13**

**:**

**:**

**Debtor.**

**: Bky. No. 22-10001 (PMM)**

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**ORDER**

**AND NOW**, upon consideration of the Chapter 13 Trustee's Motion to Dismiss with Prejudice (doc. #70, the "Motion");

**AND** a hearing with regard to the Motion having been held and concluded on February 23, 2023;

**AND** for the reasons stated at the hearing, it is hereby **ordered** that:

- 1) The Motion is granted in part and denied in part;
- 2) This bankruptcy case is **dismissed** without prejudice; and
- 3) Any future filing or refiling, singularly or jointly by the Debtor will not act as a stay against Paramount Residential Mortgage Group, Inc., its successors or assigns from exercising its/their rights to take immediate legal action for the enforcement of its/their rights to possession to the premises located at 913 Constitution Ave., Pen Argyl, PA 18072.

**Date: February 23, 2023**



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**PATRICIA M. MAYER**  
**U.S. BANKRUPTCY JUDGE**